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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/694,191	10/23/2000	Jay S. Walker	96-059X	2479
22927	7590	12/29/2005	EXAMINER	
WALKER DIGITAL FIVE HIGH RIDGE PARK STAMFORD, CT 06905			BACKER, FIRMIN	
			ART UNIT	PAPER NUMBER
			3621	

DATE MAILED: 12/29/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/694,191	WALKER ET AL.
	Examiner	Art Unit
	FIRMN BACKER	3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 16 November 2005.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 15, 18, 26-32 and 34-42 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 15, 18 and 26-32 and 34-42 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved by the Examiner.
If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
a) The translation of the foreign language provisional application has been received.

15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) Notice of References Cited (PTO-892) 4) Interview Summary (PTO-413) Paper No(s). _____.
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) Notice of Informal Patent Application (PTO-152)
 3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____. 6) Other: _____

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on November 16th, 2005 has been entered.

Response to Arguments

1. Applicant's arguments with respect to claims 15, 18, 26-32, 34-42 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3. Claims 15, 18 and 26-32 and 34-42 are rejected under 35 U.S.C. 102(e) as being anticipated by Zampese (U.S. Patent No. 6,014,650).

4. As per claims 15, 18, Zampese teaches an apparatus comprising a processing unit (*purchase management system, 12, fig 1*), an input device (*e. the U.S. mail system, a telephone system, face to face transaction, and the like, 18*), in communication (*communication line , 24*) with the processing unit, the input device (*internet teller, 18*) operable to input a second account identifier (*purchasers code and transaction code, 32*) for use in place of a first account identifier (*account code, 30*) thereto a transmitting/receiving device in communication with the processing unit, the transmitting/receiving device operable to transmit the second account identifier to a central credit card processing system (*account manager, 22*) maintained by a credit card issuer for verification (*verification routine, 50*) thereof and receive from the credit card issuer information regarding authorization of the second account identifier, and an output device in communication with the processing unit, the output device operable to output the information regarding authorization of the second account identifier, wherein the second account identifier is a single-use account identifier (*transaction code 32-37, unique to each purchase*) specific to a transaction wherein the processing unit is in communication with the central credit card system maintained by the credit card issuer (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).

5. As per claim 26, Zampese teaches a method wherein the second account identifier is transmitted to an issuer associated with the first account identifier (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).

6. As per claim 27, Zampese teaches a method wherein the processing unit is associated with a merchant (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).

7. As per claim 28, Zampese teaches a method wherein the second account identifier is received from a customer as a means of payment for the transaction (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).

8. As per claim 29, Zampese teaches a method further comprising causing to be delivered to the customer, after receiving information regarding authorization of the transaction, at least one of at least one good and at least one service associated with the transaction (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).

9. As per claim 30, Zampese teaches a method wherein the transaction comprises a transaction conducted over at least one of the Internet and the telephone (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).

10. As per claim 31, Zampese teaches a method wherein the customer is in a location that is remote from the processing unit (*see abstract, figs 1, 2, 3, and the accompanied text, and column 8 lines 52-9 line 60, 13 lines 12-36*).

11. As per claim 32, Zampese teaches a method wherein the information regarding authorization includes an authorization code (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).
12. As per claim 34, Zampese teaches a method wherein the second account identifier comprises a sixteen-digit identifier (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).
13. As per claims 35-37, Zampese teaches a method comprising receiving, at a terminal of a merchant (*purchase management system, 12, fig 1*), a single-use credit card number (*purchasers code and transaction code, 32*), in which the single-use credit card number is for use only one time (*transaction code 32-37, unique to each purchase*), and in which the credit card number (*account code, 30*) is for use in place of an account number that identifies a credit card account; receiving, at the terminal, an indication of an amount of a purchase, after receiving the single-use credit card number at the terminal, transmitting, from the terminal, the single-use credit card number and the amount of the purchase to a credit card issuer for authorization of the purchase (*verification routine, 50*); and receiving, at the terminal, information from the credit card issuer (*account manager, 22*) indicating whether the purchase is authorized (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).

14. As per claim 38, Zampese teaches a method in which receiving the single-use credit card number comprises receiving the single-use credit card number via the internet (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).

15. As per claim 39, Zampese teaches a method in which receiving the single-use credit card number comprises receiving the single-use credit card number via a telephone (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).

16. As per claim 40, Zampese teaches a method further comprising: providing the product to a customer if the purchase is authorized (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).

17. As per claim 41, Zampese teaches a method further comprising receiving, at the terminal, information from the credit card issuer indicating whether the credit card account has sufficient credit available for the purchase (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).

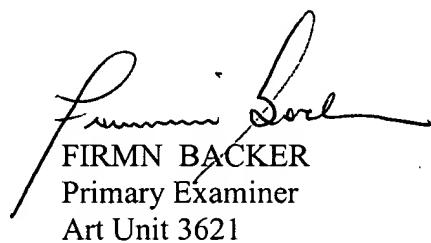
18. As per claim 42, Zampese teaches a method further comprising receiving, at the terminal, information from the credit card issuer indicating whether the single-use credit card number is valid (*see abstract, figs 1, 2, 3, column 1 lines 40-column 5 lines 39*).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to FIRMN BACKER whose telephone number is 571-272-6703. The examiner can normally be reached on Monday - Thursday 9:00 AM - 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



FIRMN BACKER
Primary Examiner
Art Unit 3621

December 21, 2005